



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on July 18, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Daryl S. Spruill

Case No.: 17-10960-VFP

Adv. No.:

Hearing Date:

Judge: Papalia

**ORDER APPROVING LOAN MODIFICATION OF EXISTING MORTGAGE ON RESIDENCE AND
REDUCING PROOF OF CLAIM ARREARS TO AMOUNT ALREADY DISBURSED THROUGH
PLAN WITH RESPECT TO FAY SERVICING, LLC**

The relief set forth on the following pages, numbered two (2) through 2 is hereby **ORDERED**.

.....
DATED: July 18, 2018

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Daryl S. Spruill
Case No.: 17-10960-VFP
Caption of Order: Order Approving Loan Modification and Reducing Proof of Claim Arrears to Amount
Already Disbursed Through Plan With Respect to Fay Servicing, LLC

Upon consideration of Debtor's motion for an Order Approving Loan Modification of Existing Mortgage on Residence and Reducing Proof of Claim Arrears to Amount Already Disbursed Through Plan with Respect to Fay Servicing, LLC, and good cause appearing therefore, it is hereby

ORDERED that the Debtor is authorized to enter into a modification of his existing loan with Fay Servicing, LLC on their property located at 1162 E. Henry Street, Linden, NJ 07036 according to the following terms set out in the motion:

1. The amount of the loan is \$369,563.52, of which \$248,797.49 is to be amortized over 408 months, and the remaining balance of which will be due upon maturity date of October 1, 2052.
2. The monthly payment is \$2,229.23, which includes escrow for insurance and real estate taxes.
3. The interest rate is fixed at 5.750%.

AND IT IS FURTHER ORDERED that the arrears included in Fay Servicing, LLC's proof of claim are hereby amended to the amount already disbursed through the Chapter 13 Plan, \$1,940.67, and no further disbursements shall be made to Fay Servicing for payment of the proof of claim arrears,

AND IT IS FURTHER ORDERED that the Debtor shall file an Amended Chapter 13 Plan within thirty (30) days of the entry of the within order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Daryl S Spruill
Debtor

Case No. 17-10960-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db +Daryl S Spruill, 1162 East Henry St., Linden, NJ 07036-2037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2018 at the address(es) listed below:

Jill Manzo on behalf of Creditor FAY SERVICING LLC, as servicer for PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bankruptcy@feinsuch.com

Kevin Gordon McDonald on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Laura M. Egerman on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Laura M. Egerman on behalf of Creditor FAY SERVICING LLC, as servicer for PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg magecf@magnettrustee.com

Scott E. Tanne on behalf of Debtor Daryl S Spruill info@tannelaw.com, tanne.ecf.email@gmail.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7